

IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF TEXAS  
WACO DIVISION

FINTIV, INC.,

Plaintiff,

v.

APPLE INC.,

Defendant.

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Civil Action No.: 6:18-CV-372-ADA

JURY TRIAL DEMANDED

**APPLE INC.'S OPENING CLAIM CONSTRUCTION BRIEF**

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**TABLE OF ACRONYMS**

**CCA:** Contactless Card Applet  
**NFC:** Near Field Communications  
**MNO:** Mobile Network Operator  
**OTA:** Over-the-Air  
**POS:** Point of Sale  
**SE:** Secure Element  
**SP:** Service Provider  
**TSM:** Trusted Service Manager  
**WMA:** Wallet Management Applet  
**WMS:** Wallet Management System

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